



Order Filed on December 13, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

CHRISTOPHER B JOHANNESSEN
ERIN P JOHANNESSEN

Case No.: 18-33430 JKS

Hearing Date: 12/12/2019

Judge: JOHN K. SHERWOOD

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: December 13,
2019**

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Case No.: 18-33430 JKS

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 10/29/2019, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 12/1/2018, the Debtor shall pay the Standing Trustee
 - the sum of \$5,755.00 paid into date over 11 month(s), and then
 - the sum of \$620.00 for a period of 49 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that Debtor must complete Loan Modification on 8 Joyce Drive, Succasaunna by 12/30/2019 or as extended through the courts Loss Mitigation Program. If loan modification not completed case will be dismissed upon certification of the Standing Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that mortgage arrears are to be paid outside the plan through Loan Modification; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Christopher B Johannesen
Erin P Johannesen
DebtorsCase No. 18-33430-JKS
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db/jdb +Christopher B Johannesen, Erin P Johannesen, 8 Joyce Drive, Succasunna, NJ 07876-1815

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

David E. Sklar on behalf of Joint Debtor Erin P Johannesen dsklar@scuramealey.com, ecfbkfilings@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

David L. Stevens on behalf of Joint Debtor Erin P Johannesen dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

David L. Stevens on behalf of Debtor Christopher B Johannesen dstevens@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

Deborah T. Feldstein on behalf of Creditor US Bank Cust Actlien Holding dfeldstein@caplaw.net

John J. Scura, III on behalf of Joint Debtor Erin P Johannesen jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

John J. Scura, III on behalf of Debtor Christopher B Johannesen jscura@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; mmack@scura.com; lrichard@scura.com; lleon@scura.com; martinezcr93878@notify.bestcase.com; agouveia@scura.com

Kevin Gordon McDonald on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION kmcdonald@kmlawgroup.com, bkggroup@kmlawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Ronald S. Gellert on behalf of Creditor KeyBank, N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10